

**Information to identify the case:**

Debtor 1	<u>Steven A. Dempsey</u>	Social Security number or ITIN	<b>xxx-xx-6686</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>14-22175-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven A. Dempsey

2/21/18

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Steven A. Dempsey  
DebtorCase No. 14-22175-CMB  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: gamr  
Form ID: 3180WPage 1 of 1  
Total Noticed: 12

Date Rcvd: Feb 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2018.

db	+Steven A. Dempsey, 204 Sagerville Lane, Harrison City, PA 15636-1225
cr	+Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
13862219	+M&T Bank, 80 Holtz Drive, Buffalo, NY 14225-1470
13862220	+McCabe, Weisberg & Conway, PC, 123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060
14219522	+PHEAA, PO Box 8147, Harrisburg PA 17105-8147
13873155	+PNC BANK N.A., P.O. BOX 94982, CLEVELAND, OH 44101-4982

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.	
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 22 2018 02:16:37 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
13865087	EDI: GMACFS.COM Feb 22 2018 02:03:00 Ally Bank serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
14402718	EDI: ECMC.COM Feb 22 2018 02:03:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
13886374	E-mail/Text: camanagement@mtb.com Feb 22 2018 02:16:26 M & T Bank, P.O. Box 1288, Buffalo, New York 14240
14719520	EDI: NAVIENTFKASMSERV.COM Feb 22 2018 02:03:00 Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
13884212	E-mail/Text: bankruptcynotices@psecu.com Feb 22 2018 02:17:28 PSECU, P.O. Box 67013, Harrisburg, PA 17106-7013

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	M&T BANK
cr	The Pennsylvania State Employees Credit Union
cr*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408

TOTALS: 2, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 23, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2018 at the address(es) listed below:

Andrew F Gornall	on behalf of Creditor	M&T BANK agornall@goldbecklaw.com,
bkggroup@goldbecklaw.com		bkggroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor	M&T BANK bkggroup@kmlawgroup.com
Jeniece D. Davis	on behalf of Creditor	The Pennsylvania State Employees Credit Union
jeniece@mvrlaw.com		bonnie@mvrlaw.com
Office of the United States Trustee		ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour		cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor	Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com		srk@sjwpgh.com
Scott R. Lowden	on behalf of Debtor Steven A. Dempsey	niclowlgl@comcast.net

TOTAL: 7